

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert W Fisher, Jr.
 Debtor

Case No. 18-14020-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Robert W Fisher, Jr., 6284 Criswell Rd, Honey Brook, PA 19344-9014
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14189124 +Christopher M. Reeser, Marshall, Dennehey, Warner, Coleman Gogg, 100 Corporate Center Drive,
 Suite 201, Camp Hill, PA 17011-1758
 14123571 +Commonwealth of PA Court of common pleas, 45 N George St, York, PA 17401-1240
 14189125 +Crane Cartage, LLC, 275 Cross Farm Lane, York, PA 17406-6201
 14189126 +Cushman & Wakefield of Pennsylvania Inc., 1290 Avenue of the Americas,
 New York, NY 10104-6178
 14189127 +East Coast Facilities, 1324 N Sherman St, Allentown, PA 18109-1763
 14189128 +Gordon A. Einhorn, Thomas, Thomas and Hafer LLP, 305 N. Front St., Po Box 999,
 Harrisburg, PA 17108-0999
 14123572 Harley Davidson Credit Corp, Dept 15129, Palatine, IL 60055-5129
 14123573 +Lab Corp, Po Box 2240, Burlington, NC 27216-2240
 14189129 Steven A Haber, Obermayer Rebmann Maxwell and Hippel LLC, Centre Square West,
 Philadelphia, PA 19102
 14125951 +Towd Point Mortgage Trust 2017-FRE2, c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000,
 Philadelphia, PA 19106-1541
 14189130 +Western York DC III, LLC, 2595 Interstate Dr, Suite 103, Harrisburg, PA 17110-9378

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:48
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14123568 EDI: RMCB.COM Nov 10 2018 07:23:00 American Medical Collection Agency, Po Box 1235,
 Elmsford, NY 10523-0935
 14123570 +EDI: CAPITALONE.COM Nov 10 2018 07:23:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14123574 EDI: PRA.COM Nov 10 2018 07:23:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541
 14123575 +EDI: VERIZONCOMB.COM Nov 10 2018 07:23:00 Verizon, Po Box 4003, Acworth, GA 30101-9004
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14123569 ##+Brain Orthopedic Spine, 2150 harrisburg Pike, Suite 200, Lancaster, PA 17601-2644
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
DARRELL N. VANORMER, JR. on behalf of Debtor Robert W Fisher, Jr. dvanormeresq@aol.com
KEVIN G. MCDONALD on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2
bkgroup@kmlawgroup.com
MICHAEL D. VAGNONI on behalf of Creditor Crane Cartage, LLC michael.vagnoni@obermayer.com,
Lucille.acello@obermayer.com/Alicia.sandoval@obermayer.com/angela.baglanzis@obermayer.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Robert W Fisher Jr.</u>	Social Security number or ITIN	xxx-xx-0817
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-14020-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert W Fisher Jr.

11/8/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.